UNITED STATES DISTRICT COURT FOR THE WESTERN DISTRICT OF NORTH CAROLINA

CASE No. 19cv00270-GCM

EFREN DELGADO,

Plaintiff.

VS.

THE ALLSTATE CORPORATION, ALLSTATE INDEMNITY COMPANY, ALLSTATE INSURANCE COMPANY,

Delendants.			

<u>DEFENDANTS' MOTION TO DISMISS OR, ALTERNATIVELY, TO DISMISS OR STRIKE CLASS ALLEGATIONS</u>

Defendants, The Allstate Corporation, Allstate Insurance Company and Allstate Indemnity Company (collectively, the "Defendants"), respectfully move for entry of an order dismissing Plaintiff's Complaint, or, alternatively, dismissing or striking the Complaint's class action allegations. In support, Defendants submit the accompanying Memorandum of Law, which is fully incorporated by reference herein, and further state as follows:

All Plaintiff's claims fail as a matter of law based on his failure to allege sufficient facts demonstrating he is entitled to the Medical Payments benefits he seeks or that he has sustained any injury sufficient to confer standing. Plaintiff's claims are otherwise insufficiently pled and are also subject to dismissal on those grounds. In addition, as Plaintiff's Complaint allegations indicate, only one of the Defendants, Allstate Indemnity Company, actually issued Plaintiff an insurance policy. Courts have held that related insurance entities that did not actually issue the relevant insurance policy -- here, all Defendants except for Allstate Indemnity Company -- are not proper defendants. Accordingly, all Plaintiff's claims against The Allstate Corporation and

Allstate Insurance Company should be dismissed on that ground as well. In addition, Plaintiff fails to allege facts sufficient to establish the requirements for holding a parent company such as The Allstate Corporation, which does not even issue insurance policies, liable.

Alternatively, if any part of this case survives Defendants' Motion to Dismiss on the merits, the class action allegations in the Complaint should be dismissed or stricken because the face of the Complaint shows this case is unsuited for class action treatment as a matter of law. As pled in the Complaint, it is apparent that Plaintiff's claims present far too many predominating individualized issues for this case to proceed on a class action basis. These include highly individualized issues related to the reasonableness and necessity of the medical expenses Plaintiff alleges Defendants underpaid for him and each and every putative class member, and the ability of each putative class member to establish injury and standing. Plaintiff's substantive claims raise even further predominating individualized issues that cannot, as a matter of law, be resolved on a class-wide basis.

WHEREFORE, Defendants respectfully request this Court to enter an order dismissing this action, with prejudice and without leave to amend. Alternatively, Defendants respectfully request the Court to enter an order dismissing or striking the Complaint's class action allegations.

Respectfully submitted,

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CERTIFICATE OF SERVICE

I hereby certify that the foregoing Defendants' Motion to Dismiss was filed on August 16,

2019 using the Court's CM/ECF which will send notification to the parties below:

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Dated: August 16, 2019

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